CLAIMS

What is claimed is:

1. A method, operable in a server system, for providing foreign exchange risk-related services, comprising:

obtaining a currency exchange risk exposure; and

determining an appropriate hedge alternative consistent with said currency exchange risk exposure.

2. The method of claim 1, wherein said obtaining said currency exchange risk exposure further comprises receiving indication of said currency exchange risk exposure from a user.

3. The method of claim 1, wherein said obtaining said currency exchange risk exposure further comprises:

presenting at least one on-line survey question; and

receiving, in response to said at least one on-line survey question, at least one user-provided answer, said answer including indication of said currency exchange risk exposure.

4. The method of claim 3, wherein said at least one on-line survey question includes an inquiry regarding countries to which said user exports.

5. The method of claim 3, wherein said at least one on-line survey question includes an inquiry regarding countries from which said user imports.

6. The method of claim 3, wherein said at least one on-line survey question includes an inquiry regarding countries in which competitors exist for said user.

5

7. The method of claim 3, further comprising:

displaying, in response to said at least one user-provided answer, at least one exposure map, wherein said exposure map graphically illustrates said at least one user-provided answer.

10

8. The method of claim 3, further comprising:

displaying, in response to said at least one user-provided answer, a series of exposure maps, wherein each one of said exposure maps in said series of exposure maps illustrates at least a corresponding one of said at least one user-provided answer.

15

9. The method of claim 3, wherein said at least one on-line survey question further comprises presenting a best practices survey.

20

10. The method of claim 3, wherein said presenting said best practices survey further comprises:

comparing said at least one user-provided answer with at least one predetermined answer;

25

in the event that said at least one user-provided answer matches said at least one predetermined answer, selecting a current user as one of a group of benchmark respondents.

30

11. The method of claim 10, further comprising:

recording a plurality of answers provided by said group of benchmark respondents; and

5   displaying data derived from said plurality of answers provided by said group of benchmark respondents in response to other users completing an on-line survey including said at least one on-line survey question.

10   12. A method, operable in a server system, for focusing currency exchange market data onto a user's currency exchange exposure, comprising:

obtaining said user's currency exchange exposure;

obtaining said currency exchange market data; and

15   providing at least one display object, responsive to said user's currency exchange exposure and said currency exchange market data, wherein said at least one display object displays at least one currency exchange rate for at least one currency indicated by said user's currency

20   exchange exposure.

13. The method of claim 12, wherein said providing said at least one display object further comprises displaying said at least one currency exchange rate based on a

25   historical exchange rate for said at least one currency indicated by said user's currency exchange exposure.

14. The method of claim 12, wherein said providing said at least one display object further comprises displaying

30   said at least one currency exchange rate based on a

current exchange rate for said at least one currency indicated by said user's currency exchange exposure.

15. The method of claim 12, wherein said providing said at least one display object further comprises displaying said at least one currency exchange rate based on a current exchange rate for said at least one currency indicated by at least one past currency transaction associated with said user.

16. The method of claim 12, wherein said providing said at least one display object further comprises displaying a benchmark currency exchange rate.

17. The method of claim 12, wherein said providing at said least one display object further comprises displaying said at least one forecast currency exchange rate based on a current exchange rate for said at least one currency indicated by at least one past currency transaction associated with said user.

18. The method of claim 12, further comprising generating said at least one forecast currency exchange rate in response to at least one user-provided exchange rate.

19. The method of claim 12, wherein said at least one user-provided exchange rate reflects at least one currency exposure associated with said user.

20. The method of claim 12, wherein said providing at said least one display object further comprises displaying at least one currency exchange price associated with at least one hedge instrument.

21. A method, operable in a server system, of ensuring banking compliance standards are met, comprising:

monitoring user actions with respect to activities regarding mitigating foreign currency risk exposure; and

providing, responsive to said monitoring of said user actions, at least one on-line workshop in the event that said user actions include at least one predetermined user action, wherein said at least one on-line workshop presents data regarding foreign currency risk management related to said at least one predetermined user action.

22. The method of claim 21, wherein said at least one predetermined user action comprises requesting a hedge transaction.

23. The method of claim 21, further comprising:

wherein said providing said at least one on-line workshop includes providing an on-line test; and

blocking said request for said hedge transaction in the event that said user fails said on-line test.

24. The method of claim 21, wherein said providing said at least one on-line workshop further comprises:

providing course content reflecting predetermined user-specific profile information.

25. The method of claim 24, wherein said content reflecting said predetermined user-specific profile information comprises at least one user selected base currency and at least one user selected foreign currency.

26. The method of claim 25, wherein said content reflecting said predetermined user-specific profile information further comprises at least one user defined business exposure relating to said at least one user selected base currency and said at least one user selected foreign currency.

27. The method of claim 26, wherein said at least one business exposure comprises an import.

28. The method of claim 26, wherein said at least one business exposure comprises an export.

29. A method, operable in a server system, of determining a foreign currency risk management policy, comprising:
    providing at least one policy development question;
    obtaining, in response to said at least one policy development question, at least one user-provided answer;
    storing said at least one user-provided answer into a foreign currency risk management policy template;
    monitoring activities of a user; and
    preventing at least one predetermined activity of said user in the event that said user activity conflicts with said risk management policy template.

30. The method of claim 29, wherein said at least one policy development question includes an inquiry regarding degrees of risk that are acceptable to a user.

31. The method of claim 29, wherein said at least one policy development question includes an inquiry regarding measurement of a type of foreign currency risk.

32. The method of claim 31, wherein said type of foreign currency risk comprises transaction risk.

33. The method of claim 29, wherein said at least one predetermined activity of said user comprises requesting a hedge transaction.

34. A method, operable in a server system, for estimating at least one corresponding price, said corresponding price responsive to an original price, wherein said corresponding price reflects foreign currency exchange rate fluctuation, comprising:

obtaining a base currency;

obtaining said original price in said base currency;

obtaining a foreign currency;

obtaining at least one analysis period;

obtaining exchange rates between said base currency and said foreign currency relative to said at least one analysis period; and

calculating said corresponding price responsive to said original price, said analysis period, and said exchange rates.

5   35. The method of claim 34, wherein said analysis period comprises a range between a start date and an end date.

36. The method of claim 34, wherein said analysis period is a point in time in the future.

10

37. The method of claim 34, further comprising obtaining a volatility of said exchange rates.

38. The method of claim 37, wherein said volatility
15   reflects a probability that said exchange rates change during said analysis period, and a predicted degree of said change.

39. The method of claim 34, further comprising,
20   responsive to a user request, saving said display of said first foreign currency exchange rate attribute and said second foreign currency exchange rate attribute over said analysis period.

25   40. The method of claim 34, further comprising, responsive to a user request, reformulating said display of said first foreign currency exchange rate attribute and said second foreign currency exchange rate attribute over said analysis period.

30

41. The method of claim 34, further comprising, responsive to a user request, sending said display of said first foreign currency exchange rate attribute and said second foreign currency exchange rate attribute over

5   said analysis period to at least one other user.

42. The method of claim 34, further comprising, responsive to a user request, displaying information describing a process for applying said display of said

10   first foreign currency exchange rate attribute and said second foreign currency exchange rate attribute over said analysis period to a user specific problem.

43. A method, operable in a server system, for comparing

15   a first foreign currency exchange rate attribute and a second foreign currency exchange rate attribute relative to a target currency, wherein said first foreign currency exchange rate attribute is responsive to a first base currency, and wherein said second foreign currency

20   exchange rate attribute is responsive to a second base currency:

        obtaining said first base currency;

        obtaining said second base currency;

        obtaining said target currency;

25   obtaining at least one analysis period;

        obtaining said first foreign currency exchange rate attribute and said second foreign currency exchange rate attribute relative to said at least one analysis period; and

simultaneously displaying said first foreign currency exchange rate attribute and said second foreign currency exchange rate attribute over at least a portion of said analysis period.

5

44. The method of claim 43, further comprising:

presenting a plurality of relevant measures of economic performance;

obtaining a user selection of one of said plurality

10 of relevant measures of economic performance; and

presenting, simultaneously with said displaying of said first foreign currency exchange rate attribute and said second foreign currency exchange rate attribute, in graphical format, said selected one of said plurality of

15 relevant measures of economic performance over said analysis period.

45. The method of claim 43, wherein said first foreign currency exchange rate attribute and said second foreign

20 currency exchange rate attribute represent exchange rates.

46. The method of claim 43, wherein said first foreign currency exchange rate attribute and said second foreign

25 currency exchange rate attribute represent volatility.

47. The method of claim 43, further comprising, responsive to a user request, saving said display of said first foreign currency exchange rate attribute and said

second foreign currency exchange rate attribute over said analysis period.

48. The method of claim 43, further comprising, responsive to a user request, reformulating said display of said first foreign currency exchange rate attribute and said second foreign currency exchange rate attribute over said analysis period.

49. The method of claim 43, further comprising, responsive to a user request, sending said display of said first foreign currency exchange rate attribute and said second foreign currency exchange rate attribute over said analysis period to at least one other user.

50. The method of claim 43, further comprising, responsive to a user request, displaying information describing a process for applying said display of said first foreign currency exchange rate attribute and said second foreign currency exchange rate attribute over said analysis period to a user specific problem.

51. A method, operable in a server system, of determining at least one foreign currency price, comprising:

 obtaining at least one user problem specific variable;

 obtaining relevant market data;

 displaying a plurality of costs associated with corresponding hedge strategies;

obtaining a user selection of at least one of said hedge strategies; and

calculating and displaying at least one price associated with said user selected hedge strategy.

5

52. The method of claim 51, further comprising:

obtaining a user selection of a second one of said hedge strategies; and

calculating and simultaneously displaying at least
10 one price associated with said selected second one of said hedge strategies.

53. The method of claim 51, further comprising displaying a variance between said price associated with said
15 selected first one of said hedge strategies and said price associated with said selected second one of said hedge strategies.

54. The method of claim 51, further comprising,
20 responsive to a user request, saving said display of said at least one price associated with said user selected hedge strategy.

55. The method of claim 51, further comprising,
25 responsive to a user request, reformulating said display of said at least one price associated with said user selected hedge strategy.

56. The method of claim 51, further comprising,
30 responsive to a user request, sending said display of

said at least one price associated with said user
selected hedge strategy.

57. The method of claim 51, further comprising,
responsive to a user request, displaying information
describing a process for applying said display of said at
least one price associated with said user selected hedge
strategy.

58. A method, operable in a server system, for
determining exposure foreign currency rate fluctuation,
comprising:
    obtaining user profile information describing
business activities in a foreign country;
    presenting a plurality of hedge strategies;
    obtaining a user selection of one of said plurality
of hedge strategies;
    obtaining market data relevant to said selected one
of said plurality of hedge strategies; and
    calculating and displaying, responsive to said user
selected one of said plurality of hedge strategies,
forecasted currency values related to said business
activities in said foreign country.

59. The method of claim 58, further comprising:
    displaying a plurality of hedge instruments
associated with said selected one of said plurality of
hedge strategies;
    obtaining a user selection of one of said plurality
of hedge instruments; and

issuing a request for a purchase of said selected one of said plurality of hedge instruments.

60. The method of claim 58, wherein obtaining said user profile information describing business activities in a foreign country includes loading a user profile, said user profile including a value of said business activities in said foreign country.

61. The method of claim 58, wherein said obtaining said user profile information describing business activities in a foreign country further comprises obtaining authorization that a current user is permitted to provide said profile information.

62. The method of claim 58, further comprising calculating and displaying an aggregate exposure to foreign currency exchange rates resulting from said business activities.

63. The method of claim 62, wherein said calculating of said aggregate exposure is responsive to at least one forecast of at least one currency exchange rate.

64. The method of claim 62, wherein said calculating of said aggregate exposure is responsive to a user selected hedge strategy.

65. A method, operable in a server system, for displaying an exposure to foreign currency exchange rate fluctuation, comprising:

    displaying a current open position with regard to exposure to foreign currency exchange rate fluctuation;

    obtaining at least one exchange rate; and

    responsive to said obtained exchange rate, displaying a transaction display object reflecting said obtained exchange rate.

66. A method, operable in a server system, for displaying an exposure to foreign currency exchange rate fluctuation, comprising:

    displaying a current open position with regard to exposure to foreign currency exchange rate fluctuation;

    obtaining at least one exchange rate;

    obtaining a user selection of said at least one exchange rate; and

    responsive to said obtained exchange rate and said user selection of said obtained exchange rate, establishing said obtained exchange rate as a benchmark rate.

67. A method, operable in a server system, for analyzing at least one hedge strategy, comprising:

    displaying a plurality of decision categories;

    obtaining a user selection of one of said decision categories;

    displaying, responsive to said selected one of said decision categories, a predetermined analysis model

corresponding to said selected one of said decision categories; and

   applying said corresponding analysis model to user data.

5

68. The method of claim 67, wherein said plurality of decision categories are oriented towards a predetermined target user market.

10   69. The method of claim 68, wherein said target user market is small to medium sized businesses.

70. The method of claim 67, further comprising:
   wherein said displaying of said model comprises
15 displaying data associated with at least one hedge strategy and at least one economic scenario.

71. The method of claim 70, further comprising:
   displaying, in graphical format, at least one
20 outcome of said at least one economic scenario applied to said at least one hedge strategy.

72. The method of claim 71, wherein said displaying of said at least one outcome includes indication of a time
25 period during which said at least one hedge strategy applies.

73. The method of claim 71, wherein said displaying of said at least one outcome includes a display of at least
30 one calculation on which said is based.

74. The method of claim 73, wherein said displaying of said analysis model further comprises displaying of at least one predetermined component of said corresponding

5   decision category.

75. The method of claim 74, wherein said at least one predetermined component of said corresponding decision category relates to a predetermined user market.

10

76. The method of claim 75, wherein said predetermined user market is small to medium scale businesses.

77. The method of claim 76, further comprising displaying

15   a process description, wherein said process description describes a sequence of user activities required to implement one of a plurality of hedge strategy alternatives.

20   78. The method of claim 76, further comprising displaying a theory description, wherein said theory description describes a basis for user selection of one of a plurality of hedge strategy alternatives.

25   79. A method, operable in a server system, of populating a transaction request interface, wherein said transaction request interface includes a currency transaction entry screen, comprising:

        obtaining a plurality of user exposures to foreign

30   currency exchange rate fluctuation;

aggregating said plurality of user exposures into an aggregate exposure; and

passing said aggregate exposure to said transaction request interface, such that said transaction request interface represents a transaction amount equal to said aggregate exposure.

80. A method, operable in a server system, for presenting a summary position report regarding exposure to currency exchange rate fluctuation, comprising:

obtaining an overall exposure level associated with a user;

displaying, by currency, a currency risk based on said overall exposure level;

displaying, by currency and simultaneous with said displaying of said overall exposure level, a counterparty risk based on said currency risk; and

displaying, by country and simultaneous with said displaying of said overall exposure level and said counterparty risk, a country risk based on said currency risk.

81. A method, operable in a server system, of supporting compliance with at least one banking standard, comprising:

monitoring activities of a user;

obtaining at least one set of compliance criteria;

responsive to detection of at least one predetermined user activity, applying at least one of

said compliance criteria said detected activity and an identity of a current user; and

 deny a request associated with said detected user activity in the event that said at least one of said

5 compliance criteria is not satisfied with regard to said detected activity and said identity of said current user.

82. The method of claim 81, wherein said detected activity comprises a request for a transaction regarding

10 a currency hedge.

83. The method of claim 81, further comprising:

 obtaining said compliance criteria from a service provider.

15

84. The method of claim 81, further comprising:

 obtaining said compliance criteria from a business organization associated with said current user.

20 85. The method of claim 81, further comprising:

 requiring online training associated with said detected user activity in the event that said at least one of said compliance criteria is not satisfied with regard to said detected activity and said identity of

25 said current user.

86. The method of claim 81, further comprising:

 indicating a detected deficiency in the event that said at least one of said compliance criteria is not

satisfied with regard to said detected activity and said identity of said current user.

87. The method of claim 81, wherein said applying said at least one of said compliance criteria is further responsive to a history of previous user activities.

88. A method, operable in a server system, for identifying business opportunities, comprising:

maintaining a database of information regarding foreign currency exchange rate risk exposure;

identifying, within said database, information relevant to business opportunities outside the area of foreign currency exchange; and

determining at least one business opportunity relevant outside the area of foreign currency exchange; and

generating a message identifying said determined opportunity outside the area of foreign currency exchange.

89. A system for providing foreign currency exchange risk advisory services via a server system, wherein said server system includes at least one processor, a program storage memory, and program code stored within said program storage memory, wherein said program code comprises:

a knowledge engine, wherein said knowledge engine includes software components operable to obtain market knowledge, formulate foreign currency exchange rate risk

policies, and to provide online training with regard to foreign currency exchange rate risk management;

decision support technology, wherein said decision support technology includes software components operable to formulate foreign currency exchange rate risk policies, determine at least one foreign currency price, measure at least one foreign currency exposure, and to analyze at least one hedge strategy; and

a transactional interface, wherein said transactional interface includes software components operable to implement said at least one hedge strategy, and to report said implementing of said at least one hedge strategy.

90. A server system connectable to a computer network, operable to provide foreign exchange risk-related services, comprising:

program code for obtaining a currency exchange risk exposure; and

program code for determining an appropriate hedge alternative consistent with said currency exchange risk exposure.

91. A server system connectable to a computer network, operable to focus currency exchange market data onto a user's currency exchange exposure, comprising:

program code for obtaining said user's currency exchange exposure;

program code for obtaining said currency exchange market data; and

program code for providing at least one display object, responsive to said user's currency exchange exposure and said currency exchange market data, wherein said at least one display object displays at least one

5   currency exchange rate for at least one currency indicated by said user's currency exchange exposure.

92. A server system, connectable to a computer network, operable to ensure banking compliance standards are met,

10   comprising:

program code for monitoring user actions with respect to activities regarding mitigating foreign currency risk exposure; and

program code for providing, responsive to said

15   monitoring of said user actions, at least one on-line workshop in the event that said user actions include at least one predetermined user action, wherein said at least one on-line workshop presents data regarding foreign currency risk management related to said at least

20   one predetermined user action.

93. A server system, connectable to a computer network, operable to determine a foreign currency risk management policy, comprising:

25   program code for providing at least one policy development question;

program code for obtaining, in response to said at least one policy development question, at least one user-provided answer;

program code for storing said at least one user-provided answer into a foreign currency risk management policy template;

program code for monitoring activities of a user; and

program code for preventing at least one predetermined activity of said user in the event that said user activity conflicts with said risk management policy template.

94. A server system, connectable to a computer network, operable to estimate at least one corresponding price, said corresponding price responsive to an original price, wherein said corresponding price reflects foreign currency exchange rate fluctuation, comprising:

program code for obtaining a base currency;

program code for obtaining said original price in said base currency;

program code for obtaining a foreign currency;

program code for obtaining at least one analysis period;

program code for obtaining exchange rates between said base currency and said foreign currency relative to said at least one analysis period; and

program code for calculating said corresponding price responsive to said original price, said analysis period, and said exchange rates.

95. A server system, connectable to a computer network, operable to compare a first foreign currency exchange

rate attribute and a second foreign currency exchange rate attribute relative to a target currency, wherein said first foreign currency exchange rate attribute is responsive to a first base currency, and wherein said

5 second foreign currency exchange rate attribute is responsive to a second base currency:

obtaining said first base currency;

obtaining said second base currency;

obtaining said target currency;

10 obtaining at least one analysis period;

obtaining said first foreign currency exchange rate attribute and said second foreign currency exchange rate attribute relative to said at least one analysis period; and

15 simultaneously displaying said first foreign currency exchange rate attribute and said second foreign currency exchange rate attribute over at least a portion of said analysis period.

20 96. A server system, connectable to a computer network, operable to determine at least one foreign currency price, comprising:

program code for obtaining at least one user problem specific variable;

25 program code for obtaining relevant market data;

program code for displaying a plurality of costs associated with corresponding hedge strategies;

program code for obtaining a user selection of at least one of said hedge strategies; and

program code for calculating and displaying at least one price associated with said user selected hedge strategy.

5   97. A server system, connectable to a computer network, operable to determine exposure foreign currency rate fluctuation, comprising:

program code for obtaining user profile information describing business activities in a foreign country;

10   program code for presenting a plurality of hedge strategies;

program code for obtaining a user selection of one of said plurality of hedge strategies;

program code for obtaining market data relevant to

15   said selected one of said plurality of hedge strategies; and

program code for calculating and displaying, responsive to said user selected one of said plurality of hedge strategies, forecasted currency values related to

20   said business activities in said foreign country.

98. A server system, connectable to a computer network, operable to display an exposure to foreign currency exchange rate fluctuation, comprising:

25   program code for displaying a current open position with regard to exposure to foreign currency exchange rate fluctuation;

program code for obtaining at least one exchange rate; and

program code, responsive to said obtained exchange rate, for displaying a transaction display object reflecting said obtained exchange rate.

99. A server system, connectable to a computer network, operable to display an exposure to foreign currency exchange rate fluctuation, comprising:

program code for displaying a current open position with regard to exposure to foreign currency exchange rate fluctuation;

program code for obtaining at least one exchange rate;

program code for obtaining a user selection of said at least one exchange rate; and

program code, responsive to said obtained exchange rate and said user selection of said obtained exchange rate, for establishing said obtained exchange rate as a benchmark rate.

100. A server system, connectable to a computer network, operable to analyze at least one hedge strategy, comprising:

program code for displaying a plurality of decision categories;

program code for obtaining a user selection of one of said decision categories;

program code for displaying, responsive to said selected one of said decision categories, a predetermined analysis model corresponding to said selected one of said decision categories; and

program code applying said corresponding analysis model to user data.

101. A server system, connectable to a computer network, operable to populate a transaction request interface, wherein said transaction request interface includes a currency transaction entry screen, comprising:

program code for obtaining a plurality of user exposures to foreign currency exchange rate fluctuation;

program code for aggregating said plurality of user exposures into an aggregate exposure; and

program code for passing said aggregate exposure to said transaction request interface, such that said transaction request interface represents a transaction amount equal to said aggregate exposure.

102. A server system, connectable to a computer network, operable to present a summary position report regarding exposure to currency exchange rate fluctuation, comprising:

obtaining an overall exposure level associated with a user;

displaying, by currency, a currency risk based on said overall exposure level;

displaying, by currency and simultaneous with said displaying of said overall exposure level, a counterparty risk based on said currency risk; and

displaying, by country and simultaneous with said displaying of said overall exposure level and said

counterparty risk, a country risk based on said currency risk.

103. A server system, connectable to a computer network, operable to support compliance with at least one banking standard, comprising:

    monitoring activities of a user;

    obtaining at least one set of compliance criteria;

    responsive to detection of at least one predetermined user activity, applying at least one of said compliance criteria said detected activity and an identity of a current user; and

    deny a request associated with said detected user activity in the event that said at least one of said compliance criteria is not satisfied with regard to said detected activity and said identity of said current user.

104. A server system, connectable to a computer network, operable to identify business opportunities, comprising:

    maintaining a database of information regarding foreign currency exchange rate risk exposure;

    identifying, within said database, information relevant to business opportunities outside the area of foreign currency exchange; and

    determining at least one business opportunity relevant outside the area of foreign currency exchange; and

    generating a message identifying said determined opportunity outside the area of foreign currency exchange.